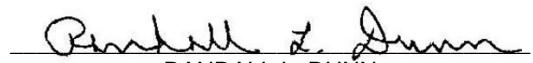


Below is a Judgment of the Court. If the judgment is for money, the applicable judgment interest rate is: "Not applicable."



RANDALL L. DUNN
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF OREGON

In re)	Case No. 09-39794-rld13
)	
Denis E. Saucier,)	
)	
Debtor,)	
)	
Denis E. Saucier,)	Adversary Case No. 11-03025-rld
)	
Plaintiff,)	
)	
vs.)	
)	
GMAC Mortgage, LLC fka)	
)	
GMAC Mortgage Corporation, and)	
)	
Mortgage Electronic Registration Systems,)	
)	
Inc.;)	
)	
Defendants.)		

DEFAULT JUDGMENT

THIS MATTER comes before the court on Plaintiff's COMPLAINT TO AVOID
DEFENDANTS' JUNIOR LIEN ON PLAINTIFFS' HOMESTEAD.

BASED UPON the court's review of the complaint, the failure of Defendants or any of them to respond, the Order of Default entered herein, and good cause appearing,

IT IS HEREBY ORDERED:

1. That Defendants' lien recorded at Yamhill County Records No. 200609639 is an unsecured lien as regards Plaintiff's real property at 2135 NE Grandhaven Street, McMinnville, Oregon 97128, which is legally described as:

A PARCEL OF LAND SITUATED IN THE STATE OF OREGON, COUNTY OF YAMHILL, WITH A STREET LOCATION ADDRESS OF 2135 NE GRANDHAVEN ST, MCMINNVILLE, OR 97128-8251 CURRENTLY OWNED BY DENIS E SAUCIER HAVING A TAX IDENTIFICATION NUMBER OF R-4-4-10-CB-02500 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 25156 DATED 11/4/2005 AND FURTHER DESCRIBED AS LOT 24 BIXLER SUBDIVISION PHASE 1-A = 007023 SQ FT.

which unsecured lien is to be treated as an unsecured claim in this chapter 13 case;
and

2. That Defendants' lien recorded at Yamhill County Records No. 200609639 shall have no further force and effect as a secured lien against Plaintiff's real property described hereinabove.

IT IS FURTHER ORDERED that the lien avoided by this judgment shall be reinstated if this case is dismissed (11 U.S.C. section 349(b)(1)(c)) or this case is converted to chapter 7 (Dewsnup v. Timm, 502 U.S. 410 (1992)).

###

Presented by: /s/Mark A. Sherman
MARK A. SHERMAN OSB74298
Attorney for Debtor/ Plaintiff
PO Box 483
McMinnville OR 97128
Phone: 503-472-8610
Fax: 503-434-6547
markshermanattorney@yahoo.com

List of entities requiring paper service:

GMAC Mortgage, LLC
c/o Corporation Service Company, R.A.
285 Liberty St. NE
Salem OR 97301

Mortgage Electronic Registration Systems, Inc.
C/o R.K. Arnold, President
1818 Library Street Ste 300
Reston VA 20190

Denis E. Saucier
2135 NE Grandhaven Street
McMinnville OR 97128

Wayne Godare
Chapter 13 Trustee
1300 SW Fifth Avenue #1700
Portland OR 97201